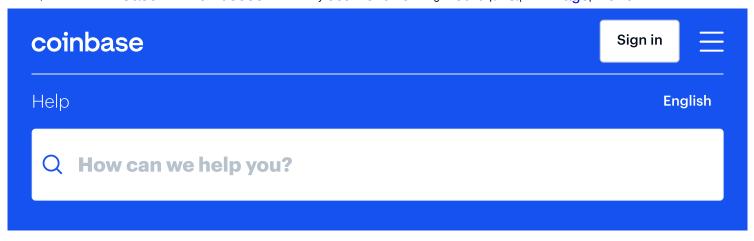
# **Exhibit D**



Coinbase Help Center > Other topics > January 2022 Coinbase User Agreement Update

# **January 2022 Coinbase User Agreement Update**

We're updating our user agreement for US customers **effective January 31, 2022**. If you continue to hold a Coinbase account after that date, then you must agree and comply with the new user agreement to continue using your account.

This summary is intended to help you better understand these updates.

#### Here are the changes:

- We made the content more succinct and direct so you can easily understand it.
- We revised our Arbitration Agreement, which explains what legal rights you have and what you can expect from us in case of any issues.
- We consolidated our new Product terms into a single, searchable Appendix.
- We created a standalone policy to make it easy for you to find and understand the limits as to how our services can be used.
- We updated our tax language and some of our definitions so that we're up to date with the most current crypto terms and laws.

To see the complete scope of changes that will govern your Coinbase account and use of the Coinbase services, please review our user agreement.

Message Us

#### Why is Coinbase updating it's user agreement?

We are updating the Coinbase User Agreement to reflect the changes to our platform and services.

#### Which countries are impacted by the new user agreement?

The new user agreement currently applies to all Coinbase.com customers in the United States. In the future, the user agreement may be updated for customers in other countries.

#### How do I accept the new user agreement?

If you are a current Coinbase customer, you will be prompted to accept our updated terms and conditions when you sign in to your account on web or through the mobile app soon after the new user agreement becomes effective.

#### What happens if I don't accept the new user agreement?

If you don't accept the new agreement, then you won't be able to access your Coinbase account.

If you choose not to accept these changes and want to close your account, please submit a support request so Coinbase Support can help you close your account and move your funds off the platform.

#### Do I need to upgrade my Coinbase account?

If you're using an older version of the Coinbase mobile app, then you may get this message when prompted to accept our updated user agreement. Note that there is no "upgrade" required, this message refers to the acceptance of our updated user agreement.

Message Us

## User agreement

1/27/22, 11:06 AM

# We're updating your User Agreement with Coinbase

Please review and accept your updated terms and conditions to continue using your Coinbase account. For a summary of changes or if you have any questions, you can read more here.

## Coinbase User Agreement

Last Updated: January 31, 2022

Welcome to Coinbase! This is a User
Agreement between you (also referred to
herein as "User," or "customer") and
Coinbase Inc. ("Coinbase," "we," "us," and
"our"). This User Agreement ("Agreement"
or "User Agreement") governs your use of
the services provided by Coinbase
described below and such other services
that may be offered by Coinbase from time
to time ("Coinbase Services"). Pursianing up to use a

Accept terms



## User agreement

# We're updating your User Agreement with Coinbase

Please review and accept your updated terms and conditions to continue using your Coinbase account. For a summary of changes or if you have any questions, you can read more here.

## Coinbase User Agreement

Last Updated: January 31, 2022

Welcome to Coinbase! This is a User Agreement between you (also referred to herein as "User," or "customer") and Coinbase Inc. ("Coinbase," "we," "us," and "our"). This User Agreement ("Agreement"

# Are you sure you don't want to upgrade your account?

You can always try again later.



If you want, you may also choose to update your mobile app to make sure that you receive access to all new features.

Important: Coinbase Support will not be able to grant any exceptions to customers who choose not to accept the updated user agreement. The new user agreement applies to all US customers effective January 31, 2022.

Message Us

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No

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